

RAYMOND

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Raymond Recorder



RAYMOND

Where the prize-winning Baby Beef of Alberta are finished on alfalfa, grain and beet by-products.

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Our Edmonton Letter

(By T. B. Windross.)

Edmonton, Alberta, October 7.—Alberta this week is speeding to its crisis, with peace, order and good government in the balance and the future of this province and the welfare of the people at stake.

The crisis and the climax induced by the machinations of the Aberhart government and the so-called "social credit" ideas of the Douglas-Powell-Aberhart triumvirate of dictatorship are near at hand.

Events of the past few days in Edmonton, rising out of the legislature session, have created the situation.

They have shown that if there really were such a thing as "Social Credit" its promoters knew that the only way "Social Credit" could ever be established anywhere in the world would be only by complete, relentless dictatorship and the smothering of individual rights.

The session itself made it evident to neutral observers that the one great desire of William Aberhart is to stay in power personally. Throwing his personal and official dignity to the winds, he and his Social Credit caucus decided to repeal absolutely the Recall act for just one reason: to save the premier from being repudiated and ousted from the legislature by his own constituents.

There was little effort at pretence, there were claims of course, that it was being done for the public good and that the recall petition which was being signed by thousands of the premier's constituents in the Okotoks-High River riding was being signed unfairly. There was even last-minute suggestions from the Social Credit side that the 2,500 persons who have moved into Turner Valley oil field during the past two years—and pointed to during all that time by the premier as a demonstration of the great advance which the oil industry was making under his administration—were brought into that riding for the purpose of helping to oust the premier when the time came.

A claim by Social Credit members that oil operators were forcing their employees to sign the recall petition was made by government members of the house. And although the recall act said unequivocally that any coercion would be a criminal offence and could be prosecuted none of the members urged or took any steps to attempt to substantiate the claim but any pressure was being brought to bear to have the petition signed.

When the recall petition was started by residents of the Okotoks-High River riding there really was no expectation that enough signatures could be obtained to meet the requirement necessary to upset the premier. Under the act, that would have meant sixty-six and two-thirds per cent of the total number of electors on the rolls at the 1935 election.

The idea of the sponsors when the petition was started was that it would show simply that Aberhart's claim of 100 per cent support was untrue; it was expected that possibly one-third of the people in the riding, instead of the two-thirds required by the act, would sign the petition.

But the result was far different. In the first two days after the petition was put up, more than 2,000 persons signed it. Speaking from Calgary a week ago Sunday, Mr. Aberhart implied a warning and a threat

against people who signed; and the name of signatory would be known to the government.

Again the result was not as expected, for in the following days more thousands of names were added and there was still a month to go. Panic-stricken, the caucus at Edmonton brought in an amendment to the act so as to require that instead of two-thirds of the total electorate, two-thirds of the actual persons who voted at the last general election must sign the petition. That would have ruled out all the people who moved into the riding in the past two years and, because of the death or removal of many persons who had voted there two years ago, would have practically guaranteed that the premier would be saved from the will of the people.

And it was significant that that amendment was given to the house just after Charles Cockcroft former provincial treasurer and still a member of the Social Credit side, against whom the premier once suggested recall proceedings in Stettin, had urged that the required number of signatures or any recall petition be reduced from two-thirds to one-tenth of the total electorate, but that decreased requirement should not be effective until the petition then circulating in the premier's riding had been completed.

Mr. Cockcroft's amendment was a direct challenge to the premier and to the government; he was daring the government to try to get even one-tenth of the people in his riding to sign a petition for his recall on the basis of his condemnation of the premier. And the Social Credit members refused to accept the challenge.

But the next day the reports to the government from Okotoks-High River showed that the flood of signatures to the petition to oust the premier was mounting steadily. It began to appear that even the suggested amendment could not save him from the condemnation of his own constituents.

So, in terror the caucus decided to repeal the act altogether, effective from the date of its passage 18 months ago. It was the only way by which he could stay in the job which pays him \$10,000 a year. Mr. Aberhart himself, knowing well that all his followers would oppose did register his lone vote in the house for a suggestion that the repeal of the act be not made effective until after the Okotoks-High River petition had been completed. And although voting for that suggestion from the opposition, the premier was not disappointed in his expectation that his Social Credit supporters would vote it down. They did.

Thus ends the Recall act, which was one of the pre-elect promises of the Social Credit party and so presumably was included in the well-known mandate of the people—along with the \$25 per month which cannot be repealed because it has never been enacted.

"The height of political hypocrisy," ex-Attorney-General John Huggill taunted the premier. Said Liberal Gerald O'Connor "The government lays down the rules of the game, and the minute they start to lose, they stop playing and take the bat home. I don't think that in the history of any British country there has ever been as cowardly an exhibition. And I suggest that when they come to print

(Continued on Back Page)

Mrs. John Wall Passes Away

Mrs. Junietta Wall, aged 78, wife of John H. Wall, passed away shortly after 7 p.m. last Friday night, at her home here in Raymond. She has been in poor health for a great many years, and the past two years or so has been practically helpless. She was a cheerful and patient sufferer, and despite the pain she went through she remained cheerful and a joy to those around her.

She was the mother of 13 children, seven of them dying in infancy, and one son, George, dying in young manhood. Mrs. Wall was predeceased by her husband about one year ago, and the surviving children are: Don of Salem, Oregon, Leah, of Portland, Oregon, Lynn Wennatchee, Washington, and Byron and Ruth of Raymond. She also leaves a large number of grandchildren and great grandchildren to mourn her passing.

FUNERAL SERVICES

Funeral services were held in the Second Ward Church Monday afternoon at 2:30 p. m. with Bishop James H. Wanler in charge. Jos. McLean conducted the choir with Mrs. Paul Dahl at the console. Hymns by the choir were, "Though Deepening Trials," "Oh My Father," and "I Need Thee Every Hour." Mesdames L. D. King and J. H. Walker sang "Oh Love Divine," and Jos. McLean sang "Goin' Home" as special numbers.

The opening prayer was by A. D. Woolley and the benediction by J. F. Salmon. The first speaker was Elder Arthur Dahl who had lived neighbors to the family since they came to Canada together in 1902, with who had never seen a couple more devoted to each other than were brother and sister Wall. He had enjoyed thinking about the happy reunion that they had enjoyed after their separation and at the joy of the other

children meeting their mother in the spirit world. He encouraged present to profit by the splendid example of service devotion and love that Mrs. Wall had always set.

Elder Farrell, presiding Elder of the Wenatchee branch spoke briefly, praising the good life of deceased, which had been reflected so splendidly in the lives of Lynn and Leah, whom he knew quite well, and were always ready to render service, an attribute which he was sure they had inherited from their parents.

Elder Jas. S. Anderson spoke of the experiences of death that had come into his own life, and of the mellowing effect they had exerted on him. He spoke of the plan of life and salvation the three steps being birth, death and the resurrection and of the great importance of this life as the place for men to prepare to meet God. "The only heaven we will get is the heaven we take with us," was a statement of the speaker in urging all to live as good a life as sister Wall had.

Bishop Walker voiced the appreciation of the Bishopric of the Ward for the life and labors of the deceased and thanked all who had helped during the long illness and on the last sad rites for sister Wall.

The beautiful pearl grey casket was covered with flowers carried by grandsons and granddaughters of deceased and the pall bearers were: Arthur Dahl, Geo. Fromm, A. D. Woolley, Geo. Terry, A. J. Walton and John F. Salmon, members of the High Priests Quorum. A large Cortège, considering the weather, followed the remains to the cemetery where interment was made, with the Lawnview Mortuary in charge.

The sympathy of the community is extended to the children in the loss of their devoted and loving mother.

News Notes

Elmo Christensen and Nolan Jeffery were Cardston visitors Saturday.

Those who were in Champion Sunday stated that they drove through snow at different points on the road coming home, some places being three inches deep.

Mr. and Mrs. Fred Burton of Cardston were Raymond visitors Friday evening of last week, going on from here into Lethbridge.

Wm. Isaacson of Champion spent a few days this week with friends and relatives in Raymond.

Mr. and Mrs. L. Farrell of Wenatchee, Washington, spent a few days here this week with friends. Mr. Farrell is presiding elder in the Wenatchee branch of the North Western States Mission.

A certain editor ran this as a leading editorial—"The business man of this town who is in the habit of hugging his stenographer had better quit, or we will publish his name."

The next day 37 business men called at the office, paid their subscriptions a year in advance, left 37 columns of advertising to run indefinitely, and told the editor not to pay any attention to fool stories.

Lou King and Bud Brewerton left for Utah last Sunday by car. Bud is planning on attending school and Lou is having a visit with relatives.

Wednesday night we escaped frost. There was a light wind from the south-west and the atmosphere cleared off nice Thursday morning.

Mrs. A. Erickson left for Salt Lake City Wednesday morning of last week with Mr. and Mrs. J. A. Johansen of Cardston.

Mr. Ross of the Calgary Power Co. Ltd., was a Raymond visitor Thursday. Mr. Ross informs us that the Company will open an office in Lethbridge in the very near future and will conduct their Southern Alberta business from that point.

The first two games of the World's Series Baseball games were won by the New York Yankees by scores of 8-1 both days. Giants scored their one run in the early part of the play both Wednesday & Thursday, and then the big bats of the Yankees went to work, and in the two days required the services of eight Giant pitchers. Lefty Gomez and Red Tuffing were the winning Yankee pitchers of the first two games.

Premier Aberhart Will Speak Tonight

WARN DRIVERS OF DEADLY GAS

Alberta motorists are being warned of the dangers of carbon monoxide, with the approach of colder weather.

Last season there were a surprising number of deaths in this province, due to carbon monoxide gas poisoning.

The toll can be cut down if due care is taken. This is a menace which should be given the close attention of all car drivers.

This motoring peril is something that should be given wide spread publicity. Insurance companies, motor vehicle bureaus, health bureaus, automobile clubs and other organizations are sounding the warning of monoxide poisoning.

One feature to which special attention is being drawn is the number of deaths from carbon monoxide in private garages, according to officials of the Alberta Motor Association.

During recent years there has been a steady increase in the number of private garages, with the trend to install steam heating. In many cases results have been fatal.

As is customary with many motorists, they enter the garage, windows closed and well heated, warm up the engine and the carbon monoxide pours out of the exhaust pipe. While the motorist's idea is to keep warm himself and have his machine all ready to go when the door is opened the deadly carbon monoxide is forgotten and it is tasteless, odorless and invisible.

It has also been revealed that the deadly gas will make its way into the interior of cars on the road and endanger occupants by its effects on drivers.

To combat this peril, motorists are urged to make sure a window of the car is always open and to keep the motor in accurate adjustment so that a minimum of harmful gas will be generated.

Mr. and Mrs. J. H. Walker were Cardston visitors Saturday last and the Bishop brought a new Ford home from the Cardston Motors. The local Ford dealers happened to be out.

Death claimed the five-year old daughter of Mr. and Mrs. Myers, who live on the J. H. Wall farm. The little girl passed away from Bright's disease early Saturday morning, and buried Monday morning from the United Church in Raymond. The sympathy of the community is extended to the sorrowing parents in their bereavement.

Read It Next Week

Canada's Chartered Banks released their radio time, looked on a network of six Alberta stations from twelve to twelve so that their listeners could hear fifteen Wednesday, October 6th the play by play broadcast of the opening World's Series baseball game, it was learned from Edmonton today.

Those who planned to hear the Wednesday broadcast of the fifth in the series of non-political non-controversial address written by Vernon Knowles for the Chartered Banks of Canada, may read this informative talk in next week's issue of the Raymond Recorder.

Premier William Aberhart and Hon. Solon Low, will speak in the Raymond Opera House tonight, Friday, October 8th. The meeting commences at 8:30 p.m., and the speakers will explain the legislation of recent sessions and the Government's program for the future.

Everyone is invited to attend.

Monday is Thanksgiving Day and a public holiday. Stores and offices will be closed.

! * ! * !

Quite a large number of Raymond people were in Champion Sunday attending the funeral services of Mrs. Beulah Piepgrass Isaacson, daughter of Mr. and Mrs. Fred Piepgrass of Raymond. The following took their cars and had them full of relatives and friends; Bishop Walker, Paul L. Dahl, Byron T. Wall, Frank R. Taylor and A. J. Walton. Deceased grew up here and after graduating as a nurse worked for several years in Cardston, during part of which time she was matron of the Cardston hospital.

BOWING LOW WE THANK YOU

In commenting on the usefulness of the home town newspaper, the Boston Monitor recently said:

Turning from the city newspapers to the small town press exchanges that come to the editor's desk is like stepping from the slums, full of vice into an old-fashioned garden—sweet with lavender and thyme, and the scent of perennial flowers. The pages of the big dailies are so full of murder, thievery, immorality and selfishness that the better news is obscured by glaring shatterings of the Decalogue. One puts the papers aside with a feeling of depression and heartache that the world is full of terrible and unhappy things.

By way of contrast The Monitor then pointed out that the home town paper features the wholesome activities of individuals and of local business, lodge, school, club and church groups.

It might also be said that the average home town editor endeavors to help his readers to get the most out of life by investing in human service.

This he does, not by decrying human weakness, so much as by spotlighting individuals & or emulating, and by presenting inspirational activities worth emulating and by presenting inspirational, life building ideas and ideals.

In conclusion the Montoirs said: "Sometimes people speak lightly of the country newspaper, but it is one of the most potent and uplifting factors in our natural existence."—Cardston news.

CARD OF THANKS

We desire to express our appreciation to the many kind friends who so willingly assisted in the sickness and funeral services of our wife, mother and daughter at Champion, also for the beautiful flowers and all those who furnished cars for the conveyance of the many from Raymond who attended the services.

William Isaacson and children & Mr. and Mrs. Fred Piepgrass.

The Raymond Recorder

S. I. MAY Editor.

Published Every Thursday
Non-political. Partisan only in
the interests of Raymond
and district
Advertising rates on application

ON THE WRONG TRACK

We believe that the actions of our Provincial Legislature during the past few months, have definitely proven that they are on the wrong track. To labor under the impression that might is right, and to try and achieve one's ends at the expense of the freedom of the classes and the masses, is certainly not a part of the program of progress of this day and age of the world. We all desire progress and advancement. Everyone is his brother's keeper to the extent of desiring his physical welfare and comfort. But, when we become carried away with an idea, it becomes an obsession and we are mentally off center and unreasonable. From developments of the past few days, this is what has taken place within the social credit forces. Some of the leaders have become so obsessed with the idea that they are right, that they have even encouraged others to break laws in order to further their ends.

is this the sort of stuff that we are paying members of the legislature \$10. per day besides their regular indemnity to try to put over.

The people of Alberta have been very patient with the Premier and his forces in their endeavors to implement their election promises, and promises that have been made since. It has cost the Province vast sums of money, and after two years time no tangible progress has been made. This last session has cost the taxpayers of the Province about \$50,000 extra, and nearly half of the legislation did not receive the assent of the Lieutenant-Governor of the Province, and some of the other acts are still questionable whether or not they will stand when the Dominion Cabinet reviews them. Is the idea of a dividend, something for nothing, to be attained by defying laws and making all Alberta the laughing stock of the world.

As Albertans, we are Canadians, we love our country and its laws and while there may be a few who will follow the lead of radical leaders and go off on questionable trails, the majority of Albertans are sane enough to realize that defiance, law breaking and robbing individuals of their liberties and freedom should not and will not be a part of a permanent program of advancement and progress.

We have been and will continue to be law-abiding citizens. Alberta boosters and people who want a province where

Modernize your Home ... or your Farm Buildings!



We can provide the necessary money under the Home Improvement Plan. Consult our local manager who will be glad to discuss your improvement plans with you.

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freedom and individual free agency holds sway and a man can enjoy the fruits of his labors in peace.

Taber is organizing a "Sweet Potato" club. We wonder if the club can keep sweet as the potato.



WEEKLY LETTER

LEVELLING OF LAND FOR IRRIGATION

Farmers in many parts of the prairies, who have installed dams and expect to store water for irrigating small areas as well as those settling on large irrigation projects will be planning to prepare their land for next season's irrigation. Some of the land to be irrigated may be quite rough and requires levelling before water can be satisfactorily spread over it. Where any decided knolls must be taken off, the Fresno scraper is likely to be the best implement to use. It is often possible to reduce the amount that must be scraped off from a knoll to get water over it by using the dirt removed to fill in between the knoll and the irrigation ditch so that the water can be drawn over intervening swales onto the knoll.

Some times the most desirable way to cover a knoll is to build a levee from the main ditch across to the knoll and carry a ditch on this levee. In building levees, or filling in depressions by scraping care should be taken not to cut off drainage channels and cause ponds to be created as this will result in the crop being drowned out in such spots when the irrigation water is put on the field. It must be borne in mind that it is necessary to get the water off the land as well as on it when irrigating.

Where only small irregularities are present, satisfactory levelling may be accomplished with a float leveller made with two-inch planks. This implement is also needed after levelling with a scraper to remove small irregularities. Plans of such a leveller may be secured by writing the Dominion Experimental Station, Lethbridge Alberta.

If a large acreage of land is to be levelled and the amount of soil to be moved from any one spot is not extremely great some of the scraper type of levellers that have been devised for land levelling, and are now on the market, are quite desir-

able.

The late fall season, after the crops are harvested, is a good time to level the land, especially if the soil is dry, then the land is ready for putting in the crops early in the spring. One disadvantage in fall levelling pulverizes the soil and therefore encourages soil drifting. For this reason it is very necessary to either plough the land after levelling or at least to roughen it with a cultivation, or if necessary, to protect it by listing. This is very important as drifting winds may pile the soil in ridges and make it rough or than it was before the levelling was done.

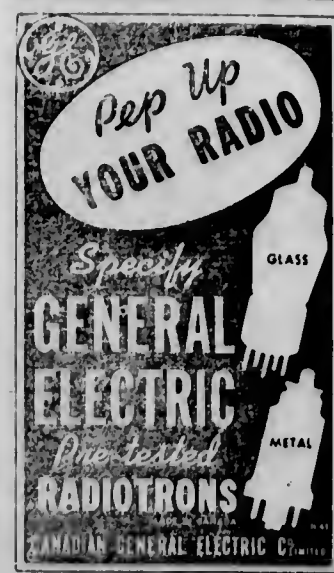
The irrigation farmer will find, if he has time available, that levelling his irrigated land is a permanent improvement and in most instances is a profitable and necessary undertaking.

Geo. E. Hughes, City Commissioner of Calgary, passed away Sunday following an attack of double pneumonia. He was 65 years old.

The Magistrate: "What you here again? You promised last week to reform."

Prisoner: "I know that your worship. But a man can't reform all at once. Give me time."

The Magistrate: "I will, three months."



Phone 32
Geo. Ralph

Res. Phone 33
Fred Ralph

Res. Phone 40
"Mull" Ralph

Service

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SUCCESSFUL POTATO STORAGE

"Experimental Farms Note"

With the approach of another storage season, producers should now plan for the successful storing of the crop. Success in the storage of any plant product more particularly the potato, is dependent upon the care exercised in growing, harvesting, and storing the crop. According, it will be clear that the keeping quality of potatoes is governed to a considerable extent by pre-storage practices.

Investigations conducted by the Division of Botany have revealed that the wastage of stored potatoes can usually be traced to bad practices during digging and storing operations. Potatoes intended for storage should be dug only when they are fully mature. To reduce mechanical injuries, the digger should run at a moderate speed, with the point deep enough so that a sufficient layer of soil moves over the elevator to act as a cushion. With certain types of diggers the shaker bars should be wrapped with pieces of rubber hose. Freshly dug tubers should be left for an hour or more on the surface of the ground to promote the drying and loosening of adhering soil. Pickers should be instructed to leave tubers showing any decay in the field and warned against pitching potatoes into baskets or emptying baskets into barrels from any considerable height. Every care should be used to avoid bruising in loading the product in the field and in unloading at the warehouse or cellar. The utmost care should be taken in the storage building to avoid rough handling of crates, barrels or bags and under no condition should walking on the piled tubers be allowed. If time allows and if the machinery is available, it is a good practice to run the potatoes over the grader and to remove any blemished tubers prior to filling the bins.

Before use the warehouse or storage cellar should be thoroughly cleaned and sprayed with a solution of 4 pounds of copper sulphate in 40 gallons of water. During the first few weeks of storage the storehouse should be well ventilated in order to carry off the moisture from the sweating tubers.

PICOBAC
PIPE
TOBACCO
FOR A MILD COOL SMOKE

A temperature between 36 and 40 degrees Fahrenheit should be maintained during the storage season.

The application of the principles contained in this article will do much to reduce storage losses and ensure a good product.

For further information write to your nearest Plant Pathological Laboratory.

J. L. Howatt,
Dominion Laboratory of Plant Pathology,
Fredericton, N. B.

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GOOD ADVICE

Constable William Ells says: "I never buy magazines or news papers from strangers. You can always get any magazine required right at home from people you know, who are authorized agents. Often strangers have no authority for selling or collecting for magazines, although they carry a printed list of prices of magazines of different publishers. People should play safe and buy their magazines from local people. Right now the country is flooded with transients going from door to door pestering the public for subscriptions to foreign periodicals."—Magrath Store News.

Examiner: "Your pulse is as regular as a clock."

Applicant: "It ought to be, you got your finger on my wrist watch."

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SAFETY IS BETTER
THAN SORROW

J. H. Walker

The "Big Interests" in Life Insurance

Are the Policyholders and Beneficiaries

IN Life Insurance, the "Big Interests" are the millions of Canadian policyholders and beneficiaries—men, women and children who share in the protection made possible by individual thrift and foresight.

The concern of those who act on behalf of these policyholders and beneficiaries is to safeguard their interests. Their accumulated savings, amounting to more than two billion dollars, must be invested wisely to obtain the greatest yield consistent with safety. Every promise made in Life Insurance policies must be fulfilled completely and promptly.

Canadian policyholders may feel justly proud of the wise and careful administration of their trust funds. Even in the darkest days of the depression, their companies met every obligation promptly and fully—bringing financial security to thousands of Canadian homes.

There is added satisfaction in the fact that the investment of Life Insurance funds has helped to build Canadian homes, schools and hospitals—and develop agriculture, industries and public utilities. Thus, the whole Dominion benefits from Life Insurance.

In the future, as in the past, Canadian policyholders and beneficiaries must always be the "Big Interests" of Life Insurance.

Life Insurance



Guardian of Canadian Homes

LF-26A

Alberta Pool Elevators

Worthy of the Support of all
Alberta Grain Producers

The prolonged storm threw off a job for the first part of the scale men at the factory out week.

Ottawa will wait until copies of Alberta's recently passed legislation arrives before making comment on the constitutional status of the bills.

Police raided the Social Credit League headquarters in Edmonton on Saturday and seized about 2,400 handbills, and are seeking the author of the offending pamphlets and the printer who printed them to charge them with criminal libel. No resistance was made when police arrived with the search warrant and the goods were turned over. D. M. Duggan, conservative leader and several other prominent Edmonton lawyers are attacked in the pamphlet.

He: "Would you marry a man who lied to you?"
She: "You don't think I want to be an old maid, do you?"

A strong plea for unification of United Grain Growers' Limited and the Manitoba Pool Elevators was made by the United Farmers of Manitoba before the Royal Grain Inquiry Commission when under Mr. Justice Tuckey's sittings were resumed in Winnipeg, October 1st. The U. F. M. brief presented by J. S. Wood, president, pointed out that the Association had helped to start both these farmer-owned companies and that the competition which has now developed between them was a matter of regret.



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Tommy Roberts is busy now working at Bishop Walker's leg? "How did George break his leg?"
Some interior improvements are being made, and the outside is being covered with asbestos siding, similar in effect to stucco. "Well, do you see those steps over there?"
"Yes." "Well, George didn't."

The Facts About Banking in Canada

Reproduced from the Fourth Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 28th, from 8:30 to 8:45, and Wednesday, September 29th, from 12:00 noon to 12:15.

Loans Made to 57,634 Albertans This Year . . . Sixty Per Cent to Individuals . . . How a Bank is Formed . . . Shareholders Face "Double Liability" . . . Banks Regulated by Canadian People Through Parliament . . . Deals With Bank Services . . . 49,000 Shareholders Own Canada's Chartered Banks . . . No Concentration of Power . . . Tells About Alberta's Bank Depositors and Shareholders.

THIS year, between the first day of January and the last day of August, Canada's Chartered Banks have made loans to no fewer than 57,634 Alberta customers. Who got those loans? 29,502 of them went direct to farmers and ranchers. Other individuals obtained 13,050 loans. 1,701 home-owners got Home Improvement Loans—so that Canada's Chartered Banks this year have extended new loans to 35,253 individuals—farmers, ranchers, home-owners and other private borrowers. Commercial loans numbering 13,926 have been made to other than individuals in the same period; municipalities and school districts also obtained many new loans.

Out of 57,634 new loans made this year in Alberta, more than 60 per cent of them went to individuals. Don't let anyone tell you we've stopped lending in Alberta.

Now, I return to the question, "What is a bank?" As I said in an earlier broadcast: "Above all things a bank is a place where you or your children can deposit money with absolute assurance that any time you demand it you can get it back in full, intact and with interest."

A bank is formed by a group of responsible people who believe that they can offer a service which a community needs and is willing to pay for, at a rate which will yield a reasonable profit. These are the motives of any business.

Those desiring to form the bank name a Provisional Directors, who then must petition the Dominion Parliament for an Act of Incorporation. The Bank Act demands that the Provisional Directors must themselves be subscribers to shares in the bank. The Bank Act is a Dominion law—without such law the business of accepting the people's deposits and making loans would be wholly without safeguard.

After Parliament has acted, the Provisional Directors are authorized to invite public subscriptions for the shares. Before any person buys any share the statute requires that there be placed before him, in large type, Section 125 of the Bank Act, which informs him that if the bank becomes insolvent, the shareholder will be liable to pay *once more* an amount equal to the par value of his shares. This is what is known as "double liability." Since the Bank of Canada was opened the double liability has been slightly modified and, as this central bank under Government control, assumes more and more the right of note issue, the double liability of chartered bank shareholders will be further adjusted.

You will see that the law puts a serious responsibility upon the shareholders and deliberately forces it upon his attention, in order that those who are going to handle other people's money must realize their responsibility to the full. The people are thus safeguarded against fly-by-night promoters.

When half a Million Dollars worth of stock in the new bank has been subscribed and half of that amount paid up, this \$250,000 must be placed in the hands of the Minister of Finance. When the Minister is satisfied that the public interest is safeguarded, he returns the \$250,000 to the bank and issues a certificate permitting the bank to open for business. The Bank Act then becomes its charter. Any idea that this bank has to put money into Government bonds to obtain currency is wholly without foundation.

Canada's Chartered Banks do not enjoy a monopoly of the right to print money. They never did enjoy any such monopoly. You often hear it said that Canada's Chartered Banks alone can "make money" and that we can print our own notes and circulate them in unlimited amounts—such statements are absolutely false. Up to 1924 each Chartered Bank had the right to issue notes—not in unlimited amounts—but only up to the amount of the capital actually paid up. There were two exceptions to this rule: the first was that we were permitted to make a

fifteen per cent increase in note issue, for a limited period only, for crop moving purposes. The second exception was that over our paid-up capital we could issue dollar for dollar against gold or Dominion notes, deposited in the central gold reserves. These exceptions are no longer in force.

With the Bank of Canada established, and controlled by the Dominion Government, we can now issue our own notes only up to ninety per cent of the amount of our paid-up capital. Every year there is to be a further reduction. The Bank of Canada issues notes and as the note issue right of the Chartered Banks is progressively cut down the Bank of Canada's note issue will take its place. In other words, the right to issue our own notes is being steadily taken from us and vested in the Bank of Canada, which, I would remind you, is the Government's central bank, not a chartered bank.

I pointed out, in an earlier broadcast, that no business is subject to such complete control and such Parliamentary scrutiny as are the Chartered Banks. Can you name another business in Canada in which every company charter automatically expires at one time and can only be renewed after Parliamentary investigation?

Although the Bank Act can be amended at any time by Parliament every ten years bank charters expire and the Act is thrown open for what is known as the "decennial revision"—which is a most sweeping and searching inquiry, conducted by the Banking and Commerce Committee of the House of Commons. Mr. Norman Jacques, M.P. for Westsaskatoon; Mr. J. C. Landry, M.P. for Calgary East; and Mr. Victor Keelch, M.P. for Acadia, are the Alberta Members of the Banking and Commerce Committee. It is a large Committee with every Province and every political party represented, so you see that the people do not lack in any sense, for the most penetrating examination of the business of banking. Who regulates the banks? None other than the Canadian people, through their elected representatives.

Into the Bank Act, by reason of the work of the Committee from year to year, have been built all of the safeguards arising from the lessons of the past.

Now I would like to deal with the services that a bank performs. These are many and varied. The bank accepts and safeguards your deposits and extends the credit based upon them to responsible people.

Alberta folk will easily follow the illustration of bank credit I'm now going to give you. This is harvest-time and in the fortunate parts of the Province the farmer is starting to haul his grain to the elevator. When he delivers his wagon-load there, he gets a grain ticket.

He takes the ticket into the bank and the bank gives him cash for it.

What does the bank do with the grain ticket then?

At the end of the day the bank lists separately all of the grain tickets issued by each elevator company. It sends them to Calgary or Winnipeg, to be collected from the Head Office of the Elevator Company which issued the tickets.

How does the Elevator Company redeem the tickets? During the movement of a heavy crop, such a company is not likely to have sufficient funds of its own to purchase all of the grain handled from day to day.

So the bank advances the sum required against the security of the grain, until the buyer in Liverpool pays for it. The bank collects from him. The proceeds go to the grain company which pays off the money the bank advanced.

What happens is this: The farmer gets his cash on delivery of his grain to the elevator, without any waiting. And the bank provides credit from that moment on, until the grain is paid for, probably months later.

Let me point out that the "tickets" were anchored to something—in this case they were anchored to the finest form of real wealth—new wealth—grain, newly produced from the soil. You know no ship can be anchored safely unless the anchor is firmly embedded in something.

We extend bank credit to people who can, with some certainty, be expected to repay. We can only lend to responsible people because we ourselves are responsible to the depositors.

The banks provide the machinery for carrying out dozens of widely-varied, day-to-day transactions; simplifying business and facilitating the exchange of goods and services. The bank provides a place for you to leave in safe custody valuable documents or other papers; your title deeds; your life and fire insurance policies; valuables such as jewelry; and stocks and bonds. The bank collects your commercial bills, either at home or abroad. It transfers money from one part of the country to another, as you may require; and it takes care of shipment and safeguarding of securities. These are only examples of the services a Chartered Bank performs.

No doubt many of our listeners have been told that banks simply swap cheques. There seems to be an idea that there is never any settlement between banks. Here is another honest illustration: Tom Smith, in Calgary, runs a clothing store and Jim McGregor goes in to buy a suit of clothes. He gives Tom Smith his cheque for, say \$27.50. The cheque is drawn on Jim's bank—let's call it Bank A. On the other hand Tom does business with Bank B so Tom deposits Jim's cheque in Bank B and immediately gets credit for the face amount.

But then what happens? Does Bank B simply send the cheque to Bank A, and does Bank A simply cancel that cheque and destroy it, after deducting the \$27.50 from Jim's account?

No—what does happen is this—Before Jim McGregor's cheque gets back to Jim's bank it has to go through the Clearing House. The Clearing House is part of a national system, under which settlements are effected through the Bank of Canada. Daily each bank gathers together and totals the cheques deposited with it which are drawn upon each of the other banks. Every morning these are taken to the Clearing House. Where it is found that one bank has a balance due to it from any other bank, the difference is settled daily, through the Bank of Canada, by the payment of cash—not chartered bank bills—cash. This ultimate settlement through the Clearing House system is altogether ignored, or is too little understood, by many of those who criticize the Banks.

It is not difficult to understand when reduced to its simplest terms. We point out to you that, if Jim McGregor's cheque was the only cheque issued that day, Jim's bank, Bank A, would have had to pay to Tom's bank, Bank B, the sum of \$27.50 in cash—bills of the Bank of Canada.

Every balance between banks is ultimately settled in cash.

Now who owns the banks? There are more than 49,000 shareholders in Canada's Chartered Banks, more than 500 of them in Alberta. Most of the shareholdings are small—the average is less than 20 shares. Many of the shareholders are women to whom bank shares have been willed or Trustees who hold the shares for Estates of persons who have died. Many others are individuals who, after a lifetime of toil have sold their farms, or other holdings, and invested their money in bank shares as a source of income. These are examples to show the kind of people who own Canada's Banks. These are the people who are accused of being a part of the fabled "International Ring." They are mostly Canadians, your fellow-citizens, and most of the business that is done by their banks is Canadian business.

alien business. Some of you may have been given a word-picture of a small group of men, owning all the banks, sitting around a table and conspiring daily to use all of everybody else's money for their own profit. Let us examine it—There is no concentration of power in the hands of any small group. The shareholders annually elect, of their own free choice, 167 Directors of known and proven business ability. Their work is to safeguard the interests of the shareholders, note-holders and depositors, in co-operation with the salaried executives—every one of whom started out as a junior in some small branch. These Directors own less than four per cent of the shares issued.

Banks each month have to report to the Government sworn particulars of the loans made to Bank Directors and to firms in which they are partners and loans for which they are guarantors. The most recent return shows that these advances are only a 108th part of the total bank loans.

No Director of a bank may vote, nor may he even be present at a meeting of the Board, when loans to himself, or any business concern in which he is a partner or director, are under consideration.

About 40% of Canada's people have savings deposits. Applying the same percentages to the population of Alberta it would appear that roughly 240,000 Albertans are savings depositors. A bank deposit is a loan to the bank. It is a debt owing by the bank. If there is a tyranny in lending are the banks tyrannized by the depositors? When a friend borrows from another is the lender a tyrant? We leave the answer to our listeners.

Parliament in its wisdom, acting upon recommendations of the Banking and Commerce Committee from time to time, has legislated to prevent the banks from doing certain things.

A bank may not lend money on mortgages, for loans must be of short term and quickly realizable. A bank is forbidden to engage in trade. It cannot buy, or lend, against its own shares or those of any other bank.

There are provisions that restrict a bank in lending to any Director. It cannot let its name appear on certain prospectuses. It cannot let its staff represent insurance companies and there are heavy penalties laid down for violation of these and other provisions of the Bank Act.

Canada's Chartered Banks are not your masters; they are not tyrants; they are your servants—The Canadian People, through their Parliament, have so legislated as to keep them that way.

Just before my time is up, I would like to say that I have before me a poster which an organization in Edmonton is sending out over the Province. It says, "Tax the Banks—It Costs Them Nothing."

The poster to which I have referred presumes to quote from the Encyclopaedia Britannica, but I assure you that the extracts are divorced from their context and are so used as to convey a meaning exactly opposite from the meaning intended by the author, Mr. R. G. Hawtrey, an officer of the British Treasury.

You all know that when you pay taxes it costs you something. A bank is no different, in that respect, from any of you. Would your own municipality say that when the bank pays its taxes, the municipality gets nothing? However, we do not plan to waste time on absurdities, but let me say just this: That we showed you last week, that 180 bank branches in Alberta were operated at a loss in 1935, and that new and added taxes had since been imposed.

We showed you the alternative—either pass the added charges on to our customers, or close branches to the point where ends can be made to meet. If it costs us nothing to pay taxes, we would have no such alternative to worry about.

Watch for Announcement Giving Dates and Times of Fifth Broadcast.
This and Future Addresses Will Be Reproduced in This Newspaper.

Men's Overcoats

We have new Stocks--
Styles, Cloth, Colors.
Let Us Show You The New Ones

Raymond Mercantile
COMPANY LIMITED
THE BIG DEPARTMENT STORE

ROGERS or GENERAL ELECTRIC Battery Sets

Equal the Performance of AC Electric Sets
Ask for a Demonstration

A New and Full Stock of **A and B Batteries**

These will give Long Service at Low Cost

Raymond Electric Co.
Bring Your Radio Troubles to us

NEWS NOTES

See our Xmas Cards before buying. You'll save.

The third game of the World's Series played today was won again by the Yankees with a 5-1 score, and it made them 3 wins.

Premier Hepburn won a sweeping victory in Ontario's voting Wednesday by winning 63 of the 93 seats.

In the Edmonton voting on Thursday, E. L. Gray, Liberal Leader, won with a majority of 7,942 over his nearest rival, Mayor Joe Clarke.

JUNIOR WHEAT CLUBS

The maintenance of quality in wheat production in Alberta is a matter of vital importance to the province. Probably the most successful plan yet devised to encourage the use of good seed is the development of the Junior Wheat Clubs. This undertaking is carried on under the supervision and direction of the Field Crops Branch, Department of Agriculture, Edmonton, together with the Alberta Wheat Pool in co-operation with the Dominion Government's National Council on Boy's and Girl's Club work.

The boys engaged in this Junior Wheat Club work are at the age when impressions sink deeply. They are being impressed with the value of good seed in a very practical way. The lessons should stay with them during their lives. This year some 800 boys have participated in this work.

The boys produce the seed themselves, and, being scattered the length and breadth of the arable section of the province, a considerable volume of excellent seed is provided over an extensive area each year. In addition adult farmers become interested and in most districts where clubs operate the general tendency is for an increasingly higher standard of seed sown.

The Alberta Wheat Pool takes an extensive part in this work in the firm belief that through the Junior Wheat Clubs a real service is being rendered to agriculture in Alberta.

RENEW YOUR RECORDER?

Mrs. Geo. Fromm spent Wednesday night with her son Hyrum and family in Magrath, returning to Raymond Thursday afternoon.

Doctor: "This is a very sad case indeed. I much regret to tell you your wife's mind is completely gone."

Mr. Peck: "I'm not at all surprised, doctor, she has been giving me pieces of it every day for fifteen years."

APPLICATIONS WANTED

We have fine localities open around Claresholm, Macleod, Taber, Bassano. Applicants must be neat, reliable & hard workers and have car or suitable travel outfit. An opportunity to get established in your own business. For particulars regarding other localities apply to

The J. R. Watkins Co.
Dept. RS24, Winnipeg, Man.

BARGAIN



Trip to

Lethbridge

AND RETURN FROM

Raymond
55c.

Correspondingly Low Fares from Intermediate Stations

GOING October 14-16

RETURN October 18

Good in Coaches only. No baggage checked. For additional information and train schedules, consult Canadian Pacific Ticket Agent.

Canadian Pacific

WANT ADS.

WANTED—A good live canvasser for Xmas Cards. Good money for the right party.—Apply at the Recorder office. 1*1*1*1

WORK WANTED—Good 15 year old girl wants work in good family.—See Joe Sawada or ask at Recorder Office. 3022

FOR SALE—Chrysler 65 sedan, 1929. Good condition.—See Andy Reay, Raymond. 3 O. 22

FOR SALE—Divanette, also a Cream Separator, in good shape.—See Mrs. Myrtle Williams or Phone 60, Raymond. 3022.

FOR SALE—The old John Wall home, 4 nice rooms and entry.—See K. Takaguchi, Raymond. 3022.

CHEAP FOR CASH—Piano, Ukelele, Wardrobe with two plate glass mirrors, hand wringer, 18 volume set of "Business Administration" all Leather bound from LaSalle Extension University.—Call at Recorder

OUR EDMONTON LETTER

(T. B. WINDROSS.)

this act they print it on yellow paper."

The premier sat hunched in his chair, silent except to deny once, in nine words, that he had ever told the people that if they did not like his theories they could recall him and his supporters.

Another high light of the session was the press bill, giving the Aberhart government through the Social Credit board chairman the right of indirect censorship of the Alberta press through the power to suspend publication of the newspaper. bar any writer, demand to know the identity of the writer and the source of any article or letter or the giver of any information, and order that no information on or no article from any specified sources could be used. It also provided that the government could demand that any newspaper publish, in the case of weeklies, a government "statement" issued by the new propaganda bureau, and that such "statements" to be published gratis by the newspaper, could amount to one-tenth of total space in any edition of the newspaper. Moreover, any persons libelled or slandered in such propaganda issued by the government would have no redress under the libel and slander laws, according to the bill.

Newspapers presented a brief to the committee of the house. The brief pointed out that the government's power to demand free space in a newspaper was tantamount to confiscating part of the crop of a farmer, or ordering any citizen to work half day of each week in the government's interest without pay. The brief was accompanied by a letter from a firm of solicitors, explaining and substantiating the brief, but because no publishers themselves appeared before the committee, the committee refused to study or consider the brief.

The caucus pushed the disallowed "Alberta Credit Regulation Act" through again as it was when vetoed by the dominion, except that it eliminated the requirement of licenses for bank employees. It pushed through a bank taxation act requiring banks to pay more in taxes than they earn, with the explanation that it didn't cost the banks anything because they could write cheques on themselves, but in the same breath refused to establish a provincial bank so that it could manufacture credit and so abolish taxation in Alberta.

The whole air of the session was one of Social Creditors' desperate efforts to indicate to the people of the province that something is being accomplished, but without facing facts.

The "true blue" pledges have been a complete failure; figures show that only a small fraction of the electorate has signed. In desperation the caucus sought means of holding power for the party.

Now the crisis is something.

Miss Muriel Phillips

teacher of piano and theory
ROYAL SCHOOLS OF MUSIC

Studio at home of
Mrs. T. W. MELDRUM

New special classes for young beginners

Students prepared for examinations or festivals if desired

For Sale
White Leghorn Hens
35c. each

T. Ehlert & Son
— RAYMOND —

NOTICE

WASHED BEET TAILINGS—Splendid hog and stock feed. 25c. per ton at Canadian Sugar Factories Ltd.

FOR SALE—Conn Eb Alto silver-plated Saxophone, first-class condition.—Shirley King.

FOR SALE—Fire lighting papers. Take a bundle home with you from the Recorder. Any size bundle you want.

HEALTH

A HEALTH SERVICE OF THE CANADIAN MEDICAL ASSOCIATION AND LIFE INSURANCE COMPANIES IN CANADA

INDIGESTION

Indigestion is as much abused term that has no definite meaning. It is a word in general use to describe any uncomfortable feeling which the sufferer attributes to the stomach or some other part of the digestive system. The true condition may be an ulcer of the stomach, inflammation of the gall bladder, chronic constipation, chronic appendicitis, or one or another of the many conditions which cause what is popularly known as indigestion.

Unfortunately because indigestion is a common complaint it is often treated lightly, and the general tendency is for the sufferer to dose himself with laxatives or to try one of many types of diet which his well meaning, but medically ignorant friends will offer as a cure. Soda is often taken in large amounts, regularly or frequently, by numbers of persons with the idea that their trouble lies in the presence of too much acid in their stomachs. If digestion is to take place in the stomach acid must be present and large doses of soda merely interfere with normal digestion.

In certain cases, bran and roughage in the diet are desirable in order to overcome constipation. If the digestive organs are irritable, it is the most likely that a smooth, soft diet is what is required.

These points are mentioned in order to make clear that the proper treatment of indigestion depends, first of all, upon finding the cause. If this is not done, actual harm results, and the condition tends to become chronic and increasingly difficult to treat.

The whole trouble may be due to bad habits of eating. Eating too quickly, washing down food with fluid instead of chewing it properly, swallowing of air as a result of gulping food. In such cases, the trouble will be corrected by establishing proper eating habits. If there is inflammation or ulceration of some part of the digestive system this requires suitable treatment, and constipation is dealt with by regulation of diet and habits, not drugs.

Questions concerning health, addressed to the Canadian Medical Association, 184 College St. Toronto, will be answered personally by letter.

SATURDAY IS Dollar Day

Don't Forget the Tip-Top Tailor
Representative will be here
Tuesday

Brewerton's Limited

EVEREADY Radio Batteries Better Batteries

MEANS

Better Reception!

You take no chances in Batteries when you specify "EVEREADY."

Get them from the

Raymond Motors

Your Radio Experts

Phone 7, Raymond

MORE OF

THE FACTS

ABOUT

Banking in Canada

Will Be Told to You By

Canada's Chartered Banks

In Another 15-Minute Broadcast

Tuesday Evening, Oct. 12th,

8:30 to 8:45 p.m.

With a re-broadcast of this address

Wednesday, Noon, Oct. 13th

12:00 to 12:15 p.m.

Over Stations

CFCN	1030	kilocycles
CJCJ	690	kilocycles
CFAC	930	kilocycles
CJOC	950	kilocycles
CJCA	730	kilocycles
CFRN	960	kilocycles

—LISTEN IN!

NOTICE To Relatives & Tenants

If you desire to vote at the Town Elections in February, call at the Town Hall and Register. Property owners need not come as they are listed to vote.

Registrations must be made before October 31st, 1937.

O. H. SNOW,
Sec. - Treas.